

Delaware Attorney General Joins Letter To Equifax Demanding Additional Steps In Response To Data Breach

Attorney General Matt Denn joined 33 fellow state Attorneys General in expressing concern to Equifax on Friday about some of the actions taken by the credit bureau in the wake of a data breach that exposed personal information for more than 140 million individuals.

The letter requests that Equifax, which is offering free credit monitoring to those individuals affected by the data breach, cease offering a competing credit monitoring that customers have to pay for, and to incorporate any protections from the paid version in the free one.

"We believe continuing to offer consumers a fee-based service in addition to Equifax's free monitoring services will serve to only confuse consumers who are already struggling to make decisions on how to best protect themselves in the wake of this massive breach," the letter states. "Selling a fee-based product that competes with Equifax's own free offer of credit monitoring services to victims of Equifax's own data breach is unfair, particularly if consumers are not sure if their information was compromised."

Also, since one of the recommended actions for consumers whose credit information may have been exposed is to place a freeze on the credit with all three major credit bureaus, the letter from the Attorneys General requests that Equifax reimburse any consumers for fees being paid for credit freezes. Equifax is now waiving fees to freeze credit with it, but the other two major credit bureaus – Experian and TransUnion – are charging

many customers for credit freezes, as allowed in Delaware and other state laws.

The Delaware Department of Justice Consumer Protection Unit is investigating the Equifax data breach for potential action.

Advice to consumers for dealing with the potential loss of personal information was issued by DOJ earlier this week:
<https://news.delaware.gov/2017/09/12/equifax/>

The letter to Equifax from the Attorneys General can be seen [here](#).